



P. O. Box 340  
BESSEMER, ALABAMA 35021  
PHONE (205) 428-8472

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(S) Doeber  
P. Roman

September 15, 2005

Federal Deposit Insurance Corporation  
San Francisco, Regional Office  
Director Johns F. Carter  
25 Jessie Street at Ecker Square  
Suite 2300  
San Francisco, California 94105

Dear Director Carter:

I am writing on behalf of myself, First Financial Bank and its Directors. A serious issue has arisen concerning the application by Wal-Mart Stores, Inc. to charter a bank in Utah. We respectfully request that the application be rejected. The barrier between Banking and Commerce is vital to our banking system and economy. Thus, all Americans are greatly affected by this decision.

While the stated intentions of Wal-Mart may be initially limited, an approval would open the door for much broader banking operations by Wal-Mart in the future. Then, others will follow suit. Obviously, this is a very dangerous road to travel.

Community banks mean a lot to their communities, and have provided important services for many years. The industry is highly regulated to provide an atmosphere of safety and soundness for the American people. Banking is not just another retail product, but rather a very sophisticated system requiring much expertise.

I sincerely appreciate your time and efforts in dealing with this tremendously important matter. Thank you for your consideration.

Sincerely,

A handwritten signature in cursive script that reads 'Skipper Goodwin'.

B. K. "Skipper" Goodwin III  
Chairman, CEO, and president  
First Financial Bank



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Doyle:  
(D. P. Brown)

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September 16, 2005

FDIC San Francisco Regional Office  
Director John F. Carter  
25 Jessie Street at Ecker Square  
Suite 2300  
San Francisco, California 94105

Dear Mr. Carter,

I am writing to express my opposition to the granting of an Industrial Loan Company Bank Charter to Wal-Mart. I believe that allowing Wal-Mart into banking operations under these conditions could be gravely detrimental to the community banking industry. As there is no roadblock to keep Wal-Mart from entering into full banking services in the future, this charter should not be granted. The potential for this powerful company to get into banking without supervision is too great. If Wal-Mart were to get into additional banking applications without supervision it would put them at a great advantage over the community banks that are under supervision and regulation.

I appreciate your attention to this very important matter.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Lynn J. Joyce'.

Lynn J. Joyce  
Executive Vice President